



**Policy Number:**  
NCRJ63763200

**Statement Date:**  
March 21, 2025

**Named Insured:**  
JOANN B ADAMS  
413 RYKER ROAD EAST  
MOYOCK, NC 27958  
(757)408-5992  
joadams63@yahoo.com

**Insurance Representative:**  
L03001E  
Helmsman Insurance Agency LLC  
Liberty Mutual Group Inc - Raleigh  
3303 VILLAGE MARKET PLACE  
MORRISVILLE, NC 27560  
lmsupport@sagesure.com

**Additional Insured:**  
None

**Policy Form:**  
Homeowners (HO3)

### CO-INSURANCE CONTRACT

**Policy Period:**

March 21, 2025 - March 21, 2026 \*

\* 12:01 AM local time at location  
of the residence premises

**Residence Premises:**

413 RYKER ROAD EAST  
MOYOCK, NC 27958

**Transaction Type:**

Endorse

**Transaction Effective Date:**

March 21, 2025

**Transaction Amount:** \$0

Coverage is Provided Where Limits of Liability or Premium is Shown

Section I Property	Limit	Premium	Section II Liability	Limit	Premium
A. Dwelling .....	\$431,000	\$1,778	E. Personal Liability - Each Occurrence	\$500,000	\$24
B. Other Structures .....	\$43,100	Included	F. Medical Payments to Others - Each Person	\$5,000	Included
C. Personal Property .....	\$215,500	Included			
D. Loss of Use .....	\$86,200	Included			

**Breakdown of Premium:**

	Limit
Section I and II Premium	
HO 04 84 06 12 - Limited Water Back-Up and Sump Discharge or Overflow Coverage - North Carolina	\$25,000
SL HO0511 06 22 - Service Line Enhancement	\$10,000
HO 04 77 10 00 - Ordinance or Law - Increased Amount of Coverage	Included



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Breakdown of Premium Continued:  
Discounts, Credits, and Surcharges  
Prime Time Discount  
Multi-Policy Discount  
New Home Discount

Total of All Policy Adjustments

Premium:  
\$40

Grand Total \$1,980

Deductibles (Section I Only)  
In case of loss under Section I, we cover only that part of the loss over the deductible stated:

Windstorm or Hail ( 1% of Coverage A) \$4,310  
Service Line \$500  
All Other Perils \$1,000

THIS POLICY CONTAINS A SEPARATE WIND/HAIL DEDUCTIBLE FOR LOSS CAUSED DURING A STORM WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Mortgagees & Other Interests:

Mortgagee:  
NVR MORTGAGE FINANCE INC ISAOA / ATIMA  
5 PENN CENTER WEST STE 400  
PITTSBURGH, PA 15276  
LOAN #: 2410281540

Important: Please notify your agent if the mortgage company shown is incorrect

Basic Rating Information:

<b>Territory</b> 130	<b>County</b> CURRITUCK	<b>Construction Year</b> 2025	<b>Construction Type</b> Frame	<b>Roof Shape</b> Gable - Unbraced	<b>Roof Age</b> 0 Years
<b>Public Protection Class</b> 5	<b>Rating Tiers Cat/Non-Cat</b> 9	<b>Structure Type</b> Single Family Dwelling	<b>Opening Protection</b> Unknown	<b>Fire Protective Device</b> None	<b>Theft Protective Device</b> None
<b>Interior Sprinkler System</b> None	<b>Automatic Smoke Detectors</b> No	<b>Occupancy</b> Owner Occupied	<b>No. Of Stories</b> 1.5		



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**Mandatory Policy Forms and Endorsements:**

HO 00 03 05 11	Homeowners 3 - Special Form
HC DSC MM NSC 08 22	Notice of Surplus Contribution
HO 03 12 05 11	Windstorm or Hail Percentage Deductible
HO 04 90 05 11	Personal Property Replacement Cost Loss Settlement
HO 32 44 01 19	Home-Sharing Host Activities Amendatory Endorsement
HO 32 46 05 03	Insert - North Carolina
HO 32 32 01 24	Special Provisions – North Carolina
HO 34 02 02 17	Aircraft Liability Definition Revised to Remove Exception for Model or Hobby Aircraft
HC0100029 03 13	No Water Back Up And Sump Discharge or Overflow Coverage As A Result of Flood
HC31A1C01 02 17	Flood, Earthquake, Mudslide, Mudflow, Landslide or Windstorm or Hail Insurance Notice
HO P 032 06 12	Limited Home Day Care Coverage Advisory Notice to Policyholders - North Carolina
HC0300013 05 12	Flood Insurance Notice
IL N 023 10 20	Extraordinary Life Event
HO P 063 10 15	Advisory Notice To Policyholders Regarding Home-Sharing Services
IL P 001 01 04	U.S. Treasury Department's Office Of Foreign Assets Control ("OFAC") Advisory Notice To Policyholders
RECIP 06 22	Special Provisions and Definitions

IN WITNESS, WHEREOF, the Company has caused the facsimile signatures of its authorized representative to be affixed hereto.

SURECHOICE UNDERWRITERS RECIPROCAL EXCHANGE (SURE)

**Countersignature:**

**Countersigned by Authorized  
Representative:**

**Thomas V. Wixted**

**Date:** March 21, 2025

**CUSTOMER SERVICE**

**For questions about your policy, call your Insurance Representative:**  
(844) 572-6924

**For claim service, contact SureChoice Underwriters Reciprocal Exchange (SURE) directly at:**  
(800) 481-0622  
Or file a claim online at: [www.MySageSure.com](http://www.MySageSure.com)

**For billing inquiries:**  
(800) 481-0661

**To make a payment:**  
Register for an account at [www.MySageSure.com](http://www.MySageSure.com) to access your policy online and make secure payments. Payments can also be mailed to:  
Sagesure Insurance Managers, LLC  
P.O. Box 896671  
Charlotte, NC 28289-6671